

WHAT'S AT RISK?

What Could Happen to Healthcare in Montana if Congress Gets Its Way

All Montanans

- Insurers would be allowed to force **all Montanans to pay more for their healthcare** by ending annual out-of-pocket limits.
- Insurers would be allowed to subject all Montanans to lifetime and annual caps on their insurance coverage.
- Montana **taxpayers would lose millions** in savings from Medicaid expansion.
- Insurers would be allowed to force Montanans to pay out-of-pocket for preventive services like colonoscopies, mammograms, diabetes screenings, and immunizations.
- Montana's **uninsured rate would jump** from its current low of 7%.



Rural Montanans

- Montana providers would face a jump in uncompensated care and bad debt, jeopardizing small community hospitals.
- The Community Health Centers that **serve over 100,000 Montanans a year would face the loss of 70%** of their funding.
- Lincoln County would lose \$2.5 million a year dedicated to asbestos-related disease screening and support.



Seniors

- **Medicare would face insolvency** within a few years.
- Seniors would lose help paying for their Medicare prescription drugs.
- Insurers would be allowed to **charge older Montanans many times more** for their premiums than younger Montanans.

Insurers

- Insurers would be allowed to waste your money on administrative costs instead of your healthcare.
- Insurers would be allowed to **dramatically scale back the quality of their coverage** and not pay for services like emergency room visits, major surgery, mental healthcare, prescription drugs, or laboratory tests.



Women

- Insurers would be allowed to **charge women out-of-pocket** for contraception, well-woman exams, and mammograms.
- Women would lose certain protections against being charged higher premiums than men.

152,000

Montanans with pre-existing conditions—like diabetes, chronic pain, and even pregnancy—would be at risk of losing coverage.

71,000

Montanans enrolled in Medicaid would lose coverage.

52,000

Montanans with Marketplace plans could lose coverage.

44,000

Montanans would lose tax credits that lower the cost of healthcare.

23,000

Montanans would pay more for deductibles and copays.

7,000

Montanans under age 26 would lose the insurance they get through their parents' plans.

U.S. SENATOR FOR MONTANA

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To share your questions, stories & concerns you can visit tester.senate.gov/aca or e-mail healthcare@tester.senate.gov